

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION

In re:	§	
	§	
HUCZEK JR, FRANK R	§	Case No. 08-24279
HUCZEK, KATHLEEN M	§	
	§	
Debtor(s)	§	

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**NOTICE OF TRUSTEE'S FINAL REPORT AND  
APPLICATIONS FOR COMPENSATION  
AND DEADLINE TO OBJECT (NFR)**

Pursuant to Fed. R. Bankr. P. 2002(a)(6) and 2002(f)(8), please take notice that N. Neville Reid, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

Clerk for the U.S. Bankruptcy  
Northern District of Illinois  
219 South Dearborn Street  
Chicago, IL 60604

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 21 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 10:30 AM on 06/28/2012 in Courtroom 682,

United States Courthouse  
219 South Dearborn Street, Chicago, IL 60604

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date Mailed: 06/01/2012

By: N. Neville Reid

Trustee

*N. Neville Reid*  
200 W. MADISON, SUITE 3000  
CHICAGO, IL 60606

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION

In re: §  
§  
HUCZEK JR, FRANK R § Case No. 08-24279  
HUCZEK, KATHLEEN M §  
§  
Debtor(s) §

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SUMMARY OF TRUSTEE'S FINAL REPORT  
AND APPLICATIONS FOR COMPENSATION

The Final Report shows receipts of \$ 6,252.14  
and approved disbursements of \$ 2.88  
leaving a balance on hand of<sup>1</sup> \$ 6,249.26

Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payment to Date	Proposed Payment
Trustee Fees: N. Neville Reid	\$ 1,375.21	\$ 0.00	\$ 1,375.21
Other: International Sureties, Ltd.	\$ 2.88	\$ 2.88	\$ 0.00

Total to be paid for chapter 7 administrative expenses \$ 1,375.21  
Remaining Balance \$ 4,874.05

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

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<sup>1</sup> The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ 0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 59,122.32 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 8.2 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payment to Date	Proposed Payment
000001	Atlantic Credit & Finance Inc.	\$ 3,825.50	\$ 0.00	\$ 315.37
000002	Credit First	\$ 263.02	\$ 0.00	\$ 21.68
000003	Household Finance Corporation III	\$ 31,178.91	\$ 0.00	\$ 2,570.40
000005	TARGET NATIONAL BANK	\$ 4,928.56	\$ 0.00	\$ 406.31
000006	Jefferson Capital Systems LLC	\$ 6,458.32	\$ 0.00	\$ 532.42
000007	Roundup Funding, LLC	\$ 1,379.44	\$ 0.00	\$ 113.72
000009	eCAST Settlement Corporation assignee of	\$ 1,158.65	\$ 0.00	\$ 95.52
000010	Jefferson Capital Systems LLC	\$ 569.60	\$ 0.00	\$ 46.96
000011	eCAST Settlement Corporation	\$ 8,585.24	\$ 0.00	\$ 707.77
000012	Jefferson Capital Systems LLC	\$ 611.85	\$ 0.00	\$ 50.44
000014	Nicor Gas	\$ 163.23	\$ 0.00	\$ 13.46

Total to be paid to timely general unsecured creditors \$ 4,874.05

Remaining Balance \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE

Prepared By: /s/N. Neville Reid  
Trustee

*N. Neville Reid  
200 W. MADISON, SUITE 3000  
CHICAGO, IL 60606*

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**Certificate of Notice Page 5 of 7**  
 United States Bankruptcy Court  
 Northern District of Illinois

In re:  
 Frank R Huczek  
 Kathleen M Huczek  
 Debtors

Case No. 08-24279-JBS  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0752-1

User: dgomez  
 Form ID: pdf006

Page 1 of 3  
 Total Noticed: 50

Date Rcvd: Jun 04, 2012

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 06, 2012.

db/jdb +Frank R Huczek, Jr, Kathleen M Huczek, 1419 N. Green Meadows Blvd., Streamwood, IL 60107-1139

12764929 +ARROW FINANCIAL SERVICES, LLC, c/o Jefferson Capital Systems LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999, Orig By: EMPIRE

12605813 #+AT&T, Post Office Box 8100, Aurora, IL 60507-8100

12605814 +AT&T, PO BOX 5014, Carol Stream, IL 60197-5014

12622094 +Atlantic Credit & Finance Inc., c/o Blitt and Gaines P.C., 661 Glenn Ave, Wheeling, IL 60090-6017

12605816 +Bank Of America, Pob 17054, Wilmington, DE 19884-0001

12605817 Capital One, P.O. Box 60067, City Of Industry, CA 91716-0067

12605819 +Check Into Cash of Illinois, 104 N. Barrington, Streamwood, IL 60107-1966

12605818 +Check Into Cash of Illinois, 104 N. Barrington Road, Streamwood, IL 60107-1966

12605820 +Citibank Usa, Attn: Centralized Bankruptcy, Po Box 20507, Kansas City, MO 64195-0507

12605822 Cook County Treasurer, P.O. Box 4468, Carol Stream, IL 60197-4468

13023441 +Cook County Treasurer, 118 N. Clark Room 112, Chicago, IL 60602-1590

12605823 +Credit First, Po Box 818011, Cleveland, OH 44181-8011

12605824 +Credit First N.A., PO Box 81344, Cleveland, OH 44188-0001

12605825 +Credit Protect Assoc., Po Box 802068, Dallas, TX 75380-2068

12605826 +Daniel N. Uditsky, D.D.S., 650 E. Higgins Road, Suite 7 East, Schaumburg, IL 60173-4791

12964512 FIA Card Services aka Bank of America, by eCAST Settlement Corporation, as its agent, POB 35480, Newark NJ 07193-5480

12605827 +First Card/Chase USA, Card Member Services, Po Box 15298, Wilmington, DE 19850-5298

12605829 ++HSBC BANK, ATTN BANKRUPTCY DEPARTMENT, PO BOX 5213, CAROL STREAM IL 60197-5213 (address filed with court: Hsbc/rs, Po Box 15522, Wilmington, DE 19850)

12696152 +Household Finance Corporation III, Pob 21188, Eagan MN 55121-0188

12605830 +ICS, Inc., PO Box 1010, Tinley Park, IL 60477-9110

12714141 +JPMorgan Chase, 7255 Baymeadows Way Mail Stop JAXB2007, Jacksonville, Florida 32256-6851

12922862 +Jefferson Capital Systems LLC, Purchased From JEFFERSON CAPITAL SYSTEMS, PO BOX 7999, SAINT CLOUD MN 56302-7999, Orig By: PAYDAY LOAN

12605831 +Litton Loan, PO Box 4387, Houston, TX 77210-4387

12605833 +MEA-AEA, LLC, PO Box 366, Hinsdale, IL 60522-0366

12605832 +Malcolm S. Gerald and Associates, 332 South Michigan Ave., Suite 600, Chicago, IL 60604-4318

12825413 +Mortgage Electronic Registration Systems, Nominee for Deutsche Bank Natl Trust Co, Litton Loan Servicing, L.P., 4828 Loop Central Drive, Houston, TX 77081-2166

12605835 #+NCO Financial Systems, Inc., PO BOX 4909, Dept. 22, Trenton, NJ 08650-4909

12605834 +Nationwide Credit, Inc., 2015 Vaughn Rd. NW, Ste. 400, Kennesaw, GA 30144-7802

12605838 +RMS, 4836 Brecksville Road, PO Box 523, Richfield, OH 44286-0523

12605839 +Ronald Liss, D.D.S., Oral and Maxillofacial Surgery, 1000 Grand Canyon Pkwy. #106, Hoffman Estates, IL 60169-1730

12605842 +Target N.b., Po Box 673, Minneapolis, MN 55440-0673

12605843 +Terminix, 1550 Burgundy Pkwy, Streamwood, IL 60107-1812

12605844 +Union Plus Credit Card, P.O. Box 17051, Baltimore, MD 21297-1051

12605845 +Village of Streamwood, Water Billing Department, 301 E. Irving Park Road, Streamwood, IL 60107-3000

12640471 +Washington Mutual Bank, 7255 Baymeadows Way Mail Stop JAXB2007, Jacksonville, Florida 32256-6851

12605846 +Washington Mutual Mortgage, Attn: Bankruptcy Dept. JAXA 2035, 7255 Bay Meadows Way, Jacksonville, FL 32256-6851

12605847 +Weatherguard, 1300 A Remington Road, Schaumburg, IL 60173-4800

13693355 eCAST Settlement Corporation, POB 35480, Newark, NJ 07193-5480

12922519 eCAST Settlement Corporation assignee of, Citibank USA NA HOME DEPOT, POB 35480, Newark NJ 07193-5480

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

12605812 +E-mail/Text: RBALTAZAR@ARMORSYS.COM Jun 05 2012 03:19:55 Armor Systems Co, 1700 Kiefer Dr, Suite 1, Zion, IL 60099-5105

12605821 +E-mail/Text: legalcollections@comed.com Jun 05 2012 03:16:44 Commonwealth Edison, Attn: Bankruptcy Department, 2100 Swift Drive, Oak Brook, IL 60523-1559

13023441 +E-mail/Text: lbankruptcy@cookcountytreasurer.com Jun 05 2012 05:15:11 Cook County Treasurer, 118 N. Clark Room 112, Chicago, IL 60602-1590

12605828 +E-mail/PDF: gecsed@recoverycorp.com Jun 05 2012 02:14:01 GEMB / HH Gregg, Attention: Bankruptcy, Po Box 103106, Roswell, GA 30076-9106

12605836 E-mail/Text: bankrup@nicor.com Jun 05 2012 02:13:02 Nicor, P O Box 416, Aurora, IL 60568-0001

13080431 +E-mail/Text: bankrup@nicor.com Jun 05 2012 02:13:03 Nicor Gas, PO Box 549, Aurora IL 60507-0549

12605837 +E-mail/Text: bankrup@nicor.com Jun 05 2012 02:13:02 Nicor Gas, Attention: Bankruptcy Department, 1844 Ferry Road, Naperville, IL 60563-9662

12819664 E-mail/Text: resurgentbknotifications@resurgent.com Jun 05 2012 01:34:59 Roundup Funding, LLC, MS 550, PO Box 91121, Seattle, WA 98111-9221

12605840 E-mail/Text: bklaw2@centurylink.com Jun 05 2012 04:52:09 Sprint, P.O. Box 6419, Carol Stream, IL 60197

District/off: 0752-1

User: dgomez  
Form ID: pdf006

Page 2 of 3  
Total Noticed: 50

Date Rcvd: Jun 04, 2012

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

12605841 +E-mail/Text: home.fss-bankruptcy.934c00@statefarm.com Jun 05 2012 05:14:46  
State Farm Insurance Company, 2702 Ireland Grove Road, Bloomington, IL 61709-0002  
12759542 +E-mail/Text: bncmail@w-legal.com Jun 05 2012 04:53:07 TARGET NATIONAL BANK,  
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
TOTAL: 11

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

12605815\* +AT&t, P.O. BOX 5014, Carol Stream, IL 60197-5014  
13017401\* +Jefferson Capital Systems LLC, Purchased From JEFFERSON CAPITAL SYSTEMS, PO BOX 7999,  
SAINT CLOUD MN 56302-7999, Orig By: PAYDAY LOAN  
13693382\* eCAST Settlement Corporation, POB 35480, Newark, NJ 07193-5480  
TOTALS: 0, \* 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

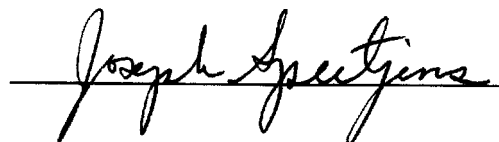
Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 06, 2012

Signature:



District/off: 0752-1

User: dgomez  
Form ID: pdf006

Page 3 of 3  
Total Noticed: 50

Date Rcvd: Jun 04, 2012

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 1, 2012 at the address(es) listed below:

Faiq Mihlar on behalf of Creditor JP Morgan Chase Bank, National Association  
shellyhood@hsbattys.com,  
jenniferewins@hsbattys.com;heathergiannino@hsbattys.com;bk4hsbm@gmail.com  
Gloria C Tsotsos on behalf of Creditor Litton Loan Servicing, LP nd-three@il.cslegal.com  
Jose G Moreno on behalf of Creditor Household Finance Corporation III nd-one@il.cslegal.com  
N. Neville Reid nreid@fhslc.com, nreid@ecf.epiqsystems.com  
Nicholas R Perino on behalf of Debtor Frank Huczek nperino@robertjsemrad.com,  
rjscourtdocs@gmail.com  
Patrick J. Semrad on behalf of Debtor Frank Huczek psemrad@robertjsemrad.com,  
rjscourtdocs@gmail.com  
Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov  
Robert J Semrad on behalf of Debtor Frank Huczek court\_docs@robertjsemrad.com,  
msemrad@robertjsemrad.com

TOTAL: 8